Case 08-04153 Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main

Document Page 1 of 35 United States Bankruptcy Court Northern District of Illinois

	2.
	3.
	4.
	5.
	6.
)	0.

IN RE. Case No.

II RE.		Case 110.	
Вє	erry, Adam D	Chapter 7	
	Debtor(s)		
	DISCLOSURE OF COMPENSATION OF ATTORNEY	Y FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-none year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$	1,000.00
	Prior to the filing of this statement I have received	\$	
	Balance Due	\$	1,000.00
2.	The source of the compensation paid to me was: Debtor Other (specify):		
3.	The source of compensation to be paid to me is: Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members.	bers and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members together with a list of the names of the people sharing in the compensation, is attached.		y of the agreement,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy can	se, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned heat</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> </ul>		
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:		

	CERTIFICATION
I certify that the foregoing is a complete statement of proceeding.	of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
February 22, 2008	/s/ Kurt J. Kolar
Date	Signature of Attorney
	Law Office Of Kurt J. Kolar

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Berry, Adam D	X /s/ Adam D Berry	2/22/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

### Case 08-04153 Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Document Page 4 of 35

Official Form 22A (Chapter 7) (10/06)

In re: Berry, Adam D		
	Debtor(s)	
Case Number:		

(If known)

	Paye	4 ())					
	. ~9~						
۸.		40 th 0	0010110	tiana ra	~i h	+6:0	statemei

☐ The presumption arises

**▼** The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

Desc Main

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS						
4	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beclaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) co Do not complete any of the remaining parts of this statement.						
1	☐ Veteran's Declaration. By checking this be 3741(1)) whose indebtedness occurred primar was performing a homeland defense activity (a	ily during a perio	d in which I	vas on active duty			
	Part II. CALCULATION O	F MONTH	LY INCO	ME FOR § 7	707(b)(7)	EXCLUSIO	N
	Marital/filing status. Check the box that appli a. ✓ Unmarried. Complete only Column A ( b. ☐ Married, not filing jointly, with declaratio spouse and I are legally separated under of evading the requirements of § 707(b)	" <b>Debtor's Incor</b> n of separate ho er applicable nor	me") for Line useholds. By n-bankruptcy	es 3-11. checking this box law or my spouse	, debtor decla and I are livin	res under penalty og g apart other than i	for the purpose
2	a-11. c. Married, not filing jointly, without the dec ("Debtor's Income") and Column B (\$\frac{1}{2}\$	claration of sepa	rate househo	lds set out in Line 3-11.	2.b above. Co	omplete both Colu	umn A
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Inco					Column A Debtor's Income	Column B Spouse's Income
3	Gross wages, salary, tips, bonuses, overtin	ne, commission	s.			\$ 2,708.33	\$
	Income from the operation of a business, p the difference in the appropriate column(s) of include any part of the business expenses	Line 4. Do not er	nter a numbe	less than zero. Do			
4	a. Gross receipts		\$		]		
	b. Ordinary and necessary business expe	enses	\$		1		
	c. Business income		Subtract Li	ne b from Line a	]	\$	\$
	Rent and other real property income. Subtra appropriate column(s) of Line 5. Do not enter a operating expenses entered on Line b as a	a number less th	an zero. <b>Do</b> ı				
5	a. Gross receipts		\$				
	b. Ordinary and necessary operating expe	enses	\$				
	c. Rent and other real property income Subtract Line b from Line a					\$	\$
6	Interest, dividends, and royalties.					\$	\$
7	Pension and retirement income.					\$	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.					\$	\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the						
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$		Spouse \$		\$	\$

Case 08-04153 Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main Document Page 5 of 35

Official Form 22A (Chapter 7) (10/06) - Cont

Omciai	FORM ZZA (C	napter 7) (10/06) - Cont.					
	include any	m all other sources. If necessary, list additional sources on a benefits received under the Social Security Act or payments against humanity, or as a victim of international or domestic	received as a	victim of a war			
10	a.			\$			
	b.			\$			
	Total and	enter on Line 10			\$	\$	
11		of Current Monthly Income for § 707(b)(7). Add Lines completed, add Lines 3 through 10 in Column B. Enter the to		Column A, and, if	\$ 2,708.33	3 \$	
12	Column A to	rent Monthly Income for § 707(b)(7). If Column B has be Line 11, Column B, and enter the total. If Column B has not in Line 11, Column A.			\$		2,708.33
		Part III. APPLICATION OF § 7	'07(B)(7)	EXCLUSION			
13	Annualize enter the res	ed Current Monthly Income for § 707(b)(7). Multiply the sult.	e amount fro	m Line 12 by the nur	nber 12 and	\$	32,499.96
14		e median family income. Enter the median family income ation is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from					
	a. Enter deb	otor's state of residence: Illinois	b. Enter deb	tor's household size:	_1_	\$	41,650.00
	Application	on of Section707(b)(7). Check the applicable box and pro-	ceed as direc	cted.			
15		mount on Line 13 is less than or equal to the amount op of page 1 of this statement, and complete Part VIII; do not			or "The presumpti	on do	es not arise"
	☐ The ar	mount on Line 13 is more than the amount on Line	14. Comple	te the remaining part	ts of this statemer	t.	
		Complete Parts IV, V, VI, and VII of this state	ment only	if required. (See I	Line 15.)		
		Part IV. CALCULATION OF CURRENT MO	ONTHLY	INCOME FOR	§ 707(b)(2)		
16	Enter the	amount from Line 12.				\$	
17	that was NC	<b>justment.</b> If you checked the box at Line 2.c, enter the amo DT paid on a regular basis for the household expenses of the of t Line 2.c, enter zero.				\$	
18	Current m	nonthly income for § 707(b)(2). Subtract Line 17 from Line	ne 16 and en	ter the result.		\$	
		Part V. CALCULATION OF DEDUCTION	S ALLOV	VED UNDER §	707(b)(2)		
		Subpart A: Deductions under Standards of	the Interr	nal Revenue Ser	vice (IRS)		
19	"Total" amou	Standards: food, clothing, household supplies, per unt from IRS National Standards for Allowable Living Expense ation is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the	es for the app	olicable family size ar			
						\$	
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).						
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						
20B	a. IRS	Housing and Utilities Standards; mortgage/rental expense	\$				
	1 1 1	rage Monthly Payment for any debts secured by your home, y, as stated in Line 42	\$				
	c. Net r	mortgage/rental expense	Subtract L	ine b from Line a		\$	
21	20B does no	ndards: housing and utilities; adjustment. If you con or accurately compute the allowance to which you are entitled diditional amount to which you contend you are entitled, and st	under the IR	S Housing and Utiliti	es Standards,		

Case 08-04153 Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main Document Page 6 of 35

Official Form 22A (Chapter 7) (10/06) - Cont.

	<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.					
22	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.					
	□ 0	1 2 or more.				
	numb	the amount from IRS Transportation Standards, Operating Costs & Puber of vehicles in the applicable Metropolitan Statistical Area or Census lusdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$		
	Loca	Il Standards: transportation ownership/lease expense; Veh	icle 1. Check the number of vehicles for			
	vehic	,	hip/lease expense for more than two			
		2 or more.				
23	www. for ar	, in Line a below, the amount of the IRS Transportation Standards, Own usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b by debts secured by Vehicle 1, as stated in Line 42; subtract Line b from nter an amount less than zero.	the total of the Average Monthly Payments			
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$		
24	check Enter www. for ar	Al Standards: transportation ownership/lease expense; Vehiced the "2 or more" Box in Line 23.  In Line a below, the amount of the IRS Transportation Standards, Ownusdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line buy debts secured by Vehicle 2, as stated in Line 42; subtract Line b from the namount less than zero.	ership Costs, Second Car (available at the total of the Average Monthly Payments			
24	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$		
25	state,	r Necessary Expenses: taxes. Enter the total average monthly ex and local taxes, other than real estate and sales taxes, such as income ity taxes, and Medicare taxes. Do not include real estate or sales taxes.	taxes, self employment taxes, social	\$		
26	dedu	er Necessary Expenses: mandatory payroll deductions. Entections that are required for your employment, such as mandatory retirem	nent contributions, union dues, and uniform			
		Do not include discretionary amounts, such as non-mandatory 40	.,	\$		
27	insur	Pr Necessary Expenses: life insurance. Enter average monthly pance for yourself. Do not include premiums for insurance on your de of insurance.		\$		
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.					
29	education that is required for a physically or mentally challenged dependent child for whom no public education providing					
30	Othe	er Necessary Expenses: childcare. Enter the average monthly an		\$		
31	Othe care	er Necessary Expenses: health care. Enter the average monthly expenses that are not reimbursed by insurance or paid by a health savir h insurance or health savings accounts listed in Line 34.	amount that you actually expend on health	\$		
		er Necessary Expenses: telecommunication services. Enter	the average monthly amount that you actually	<del>-</del>		
32	pay fo waitir	or telecommunication services other than your basic home telephone se ig, caller id, special long distance, or internet service — to the extent ne	rvice — such as cell phones, pagers, call	¢		
33	-	dependents. Do not include any amount previously deducted.  I Expenses Allowed under IRS Standards. Enter the total of Lir	nes 19 through 32	\$		
00	· Jia	App. 1000 Anion of anion into otaliaands. Line ine total of Lin	100 10 till ough 02.	Ψ		

44

claims), divided by 60.

Page 7 of 35 Document Official Form 22A (Chapter 7) (10/06) - Cont. Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. Health Insurance 34 Disability Insurance \$ Health Savings Account \$ C. Total: Add Lines a, b and c \$ Continued contributions to the care of household or family members. Enter the actual monthly expenses 35 that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the 36 safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards 37 for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children 38 less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or 40 financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 \$ **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. 60-month Name of Creditor Property Securing the Debt Average Pmt 42 \$ a. \$ b. \$ C. Total: Add lines a, b and c. \$ Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 1/60th of the 43 Name of Creditor Property Securing the Debt Cure Amount \$ a. \$ b. \$ C. Total: Add lines a, b and c. \$

Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony

56

Official	FOITH	22A (Chapter 7) (10/06) - Cont.				
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.					
	a.	Projected average monthly Chapter 13 plan payment.	\$			
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	х			
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	]		
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.					
		Subpart D: Total Deductions Allo	wed under § 707(b)(2)			
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.					
47	Tota	•		\$		

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.	\$
	Initial presumption determination. Check the applicable box and proceed as directed.	
	The amount on Line 51 is less than \$6,000. Check the box for "The presumption does not arise" at the top of pastatement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.	age 1 of this
52	The amount set forth on Line 51 is more than \$10,000. Check the box for "The presumption arises" at the top statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of	
	The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the remainder of Part VI (55).	Lines 53 though
53	Enter the amount of your total non-priority unsecured debt.	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
	Secondary presumption determination. Check the applicable box and proceed as directed.	
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not a page 1 of this statement, and complete the verification in Part VIII.	rise" at the top of
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presur the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	mption arises" at

### Part VII. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
	Total: Add Lines a, b and c	\$

	Part VIII. VERIFICATION					
	I declare under penalty of perjury that sign.)	the information provided in this statement is true and correct. (If this a joint case, both debtors must				
57	Date: <b>February 22, 2008</b>	Signature: /s/ Adam D Berry (Debtor)				
	Date:	Signature:(Joint Debtor, if any)				

1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 08-04153 (Official Form 1) (10/06) Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main Doc 1 Document Page 9 of 35 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Berry, Adam D All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 3636 than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 852 E. 82nd St., Apt. 3 Chicago, IL ZIPCODE 60619-5164 ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Chapter of Bankruptcy Code Under Which Type of Debtor **Nature of Business** (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) **✓** Chapter 7 Health Care Business Chapter 15 Petition for ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodity Broker Partnership Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank **Nature of Debts** Other (Check one box) **✓** Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) Chapter 11 Debtors: Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-100-1,000-5,001-10,001-25,001-50,001-200-1-Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000  $\checkmark$ Estimated Assets □ \$0 to \$10,000 to \$100,000 to \$1 million More than \$10,000 \$100,000 \$1 million \$100 million \$100 million

Estimated Liabilities

\$0 to

\$10,000 to

\$100,000

\$100,000 to

\$1 million

\$1 million

\$100 million

More than

\$100 million

of the petition.

Entered 02/22/08 17:34:57

Desc Main FORM B1, Page 3

Page 11 of 35

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Berry, Adam D

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Adam D Berry

Signature of Debtor

Adam D Berry

Х

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

February 22, 2008

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

#### Signature of Attorney

#### X /s/ Kurt J. Kolar

Signature of Attorney for Debtor(s)

#### Kurt J. Kolar 6237468

Printed Name of Attorney for Debtor(s)

#### Law Office Of Kurt J. Kolar

Firm Name

123 W. Madison, Ste. 1800

Address

Chicago, IL 60602

#### (312) 641-3230

Telephone Number

#### February 22, 2008

Date

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-04153 Official Form 1, Exhibit D (10/06)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Doc 1

Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main

Document Page 12 of 35 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:	Case No
Berry, Adam D	Chapter 7
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR'S S</b> WITH CREDIT COUNSELIN	
Warning: You must be able to check truthfully one of the five statemed oso, you are not eligible to file a bankruptcy case, and the court can whatever filing fee you paid, and your creditors will be able to resum and you file another bankruptcy case later, you may be required to p to stop creditors collection activities.	ents regarding credit counseling listed below. If you cannot a dismiss any case you do file. If that happens, you will lose the collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, e one of the five statements below and attach any documents as directed.	ach spouse must complete and file a separate Exhibit D. Checi
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I receive United States trustee or bankruptcy administrator that outlined the opperforming a related budget analysis, and I have a certificate from the agent certificate and a copy of any debt repayment plan developed through the	oportunities for available credit counseling and assisted me in a describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I receive United States trustee or bankruptcy administrator that outlined the opperforming a related budget analysis, but I do not have a certificate from the acopy of a certificate from the agency describing the services provided to the agency no later than 15 days after your bankruptcy case is filed.	pportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approve days from the time I made my request, and the following exigent circurrequirement so I can file my bankruptcy case now. [Must be accompanied be circumstances here.]	imstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it will obtain the credit counseling briefing within the first 30 days after you fit the agency that provided the briefing, together with a copy of any dextension of the 30-day deadline can be granted only for cause and is line be filed within the 30-day period. Failure to fulfill these requirements atisfied with your reasons for filing your bankruptcy case without findismissed.	tle your bankruptcy case and promptly file a certificate from ebt management plan developed through the agency. Any mited to a maximum of 15 days. A motion for extension mus- nts may result in dismissal of your case. If the court is no
4. I am not required to receive a credit counseling briefing because of a motion for determination by the court.]  [ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason.)	
of realizing and making rational decisions with respect to financial  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impa participate in a credit counseling briefing in person, by telephone,  Active military duty in a military combat zone.	l responsibilities.); ired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determine does not apply in this district.	d that the credit counseling requirement of 11 U.S.C. § 109(h
I certify under penalty of perjury that the information provided above is tr	rue and correct.
Signature of Debtor: /s/ Adam D Berry	
Date: <b>February 22, 2008</b>	

Case 08-04153 Doc 1 Official Form 6 - Summary (10/06)

Filed 02/22/08 Entered 02/22/08 17:34:57

Desc Main

Document Page 13 of 35 United States Bankrupcty Court

**Northern District of Illinois** 

IN RE:		Case No.
Berry, Adam D		Chapter 7
	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 82,000.00		
B - Personal Property	Yes	3	\$ 8,485.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 81,500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 96,453.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,763.67
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,185.00
	TOTAL	13	\$ 90,485.00	\$ 177,953.00	

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 08-04153 Doc 1 Official Form 6 - Statistical Summary (10/06)

Document Page 14 of 35

Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main

nited States	Bankrup	cty Court
Northern D	istrict of	Illingic

IN RE:		Case No
Berry, Adam D		Chapter 7
·	Debtor(s)	•

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 1,763.67
Average Expenses (from Schedule J, Line 18)	\$ 2,185.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 2,708.33

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 96,453.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 96,453.00

Case 08-04153	Doc 1	Filed 02
		_

Entered 02/22/08 17:34:57 Page 15 of 35

Case No.

Desc Main

IN RE Berry, Adam D

Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
852 E. 82nd St., Unit 3; 1 bedroom condo	Fee Simple		82,000.00	81,500.00
	I	_		

TOTAL

(Report also on Summary of Schedules)

82,000.00

Entered 02/22/08 17:34:57 Page 16 of 35 Desc Main

Case No.

IN RE Berry, Adam D

Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

		1		1	CLIDDENIA ** · · · · · · · · ·
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or		Checking account @ USAA federal savings bank, San Antonio, TX		280.00
	shares in banks, savings and loan, thrift, building and loan, and		Checking account @ Washington Mutual		0.00
	homestead associations, or credit		Money market @ Capital One		0.00
	unions, brokerage houses, or cooperatives.		Money Market @ Virtual Bank		0.00
	1		Money Market account @ USAA federal savings bank		0.00
			Savings account @ USAA federal savings bank, San Antonio, TX		5.00
			Savings Account @ Washington Mutual		0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		1 bedroom condo's furnishings		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		CDs and DVDs		500.00
6.	Wearing apparel.		one man's wearing apparel		100.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.		guitar		25.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA Arial Mutual Funds, Milwaukee, WI		2,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		1/4 share in investment club, Interested Investors general partnership		1,250.00
14.	Interests in partnerships or joint ventures. Itemize.	X			

IN RE Berry, Adam D

Page 17 of 35

\_\_\_\_ Case No. \_\_\_\_\_

Debtor(s)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.		anticipated tax rebate possible tax refund for 2007		600.00 1,200.00
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.		copyright in "Wigger Please" documentary		5.00
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Ford Escort		1,000.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		laptop and desktop computers		500.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

Case 08-04153	Doc 1	Filed 02/22/08	Entered 02/22/08 17:34:57	Desc Main
		Document	Page 18 of 35	

Case No. \_

IN RE Berry, Adam D

Debtor(s)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	Х			
		ТОТ	ΊΑL	8,485.00

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 08-04153	Doc 1	Filed 02/22/08	Entered 02/22/08 17:34:57
			D 40 (0E

Document

Page 19 of 35

Desc Main

IN RE Berry, Adam D

Debtor(s)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Case No. \_

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

	I	_	
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
852 E. 82nd St., Unit 3; 1 bedroom condo	735 ILCS 5 §12-901	15,000.00	82,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	20.00	20.00
Checking account @ USAA federal savings bank, San Antonio, TX	735 ILCS 5 §12-1001(b)	280.00	280.00
Savings account @ USAA federal savings bank, San Antonio, TX	735 ILCS 5 §12-1001(b)	5.00	5.00
1 bedroom condo's furnishings	735 ILCS 5 §12-1001(b)	145.00	1,000.00
CDs and DVDs	735 ILCS 5 §12-1001(b)	500.00	500.00
one man's wearing apparel	735 ILCS 5 §12-1001(a)	100.00	100.00
IRA Arial Mutual Funds, Milwaukee, WI	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	2,000.00	2,000.00
1/4 share in investment club, Interested Investors general partnership	735 ILCS 5 §12-1001(b)	1,250.00	1,250.00
anticipated tax rebate	735 ILCS 5 §12-1001(b)	600.00	600.00
possible tax refund for 2007	735 ILCS 5 §12-1001(b)	1,200.00	1,200.00
1995 Ford Escort	735 ILCS 5 §12-1001(c)	1,000.00	1,000.00
laptop and desktop computers	735 ILCS 5 §12-1001(d)	500.00	500.00

Entered 02/22/08 17:34:57 Page 20 of 35

Case No.

Desc Main

IN RE Berry, Adam D

Debtor(s)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 902073603			primary mortgage on condo	T			65,000.00	
ING Bank, FSB PO Box 60 St. Cloud, MN 56302			VALUE \$ <b>82,000.00</b>					
ACCOUNT NO. <b>6502249209</b>			home equity loan on condo	t			16,500.00	
Wells Fargo PO Box 4233 Portland, OR 97208-4233			VALUE \$ <b>82,000.00</b>					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
<b>0</b> continuation sheets attached			(Total of th		otota		\$ 81,500.00	s
		J)	Use only on last page of the completed Schedule D. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	Tota so o	al on al	\$ 81,500.00	

Entered 02/22/08 17:34:57 Page 21 of 35

Case No.

Desc Main

IN RE Berry, Adam D

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

·											
Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.											
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	<u> </u>										
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)											
Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guresponsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent prov U.S.C. § 507(a)(1).											
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the ear appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	rlier of the										
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petit cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).											
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petitic cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ion, or the										
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(d)	6).										
Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household were not delivered or provided. 11 U.S.C. § 507(a)(7).	ld use, that										
Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).											
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §											
Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from usin a drug, or another substance. 11 U.S.C. § 507(a)(10).	ıg alcohol,										
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment	ċ.										
• continuation sheets attached											

Official Form (FASE) 08-04153	Doc 1

Entered 02/22/08 17:34:57 Page 22 of 35

Case No.

Summary of Certain Liabilities and Related Data.)

Desc Main

IN RE Berry, Adam D

Document Page 22

Debtor(s)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors ho	ldıng	unse	secured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5490-9917-5147-7627</b>			credit card account; 2003-present	T		П	
Bank Of America PO Box 15726 Wilmington, DE 19886-5726							6,512.0
ACCOUNT NO. <b>557268359</b>			credit card account; March 2007 - present	T		П	
Cleveland First National Association PO Box 81344 Cleveland, OH 44188							480.0
ACCOUNT NO. <b>963250355000006</b>	Х		student loan	$\dagger$		Н	400.0
Great Lakes Educational Loan Services 2401 International Lane Madison, WI 53704-3192							41,693.0
ACCOUNT NO. <b>8605906598100-72</b>			student loan	$\dagger$		Ħ	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Student Loan Corporation PO Box 6615 The Lakes, NV 88901-6615							
					<u></u>	Ц	14,331.0
1 continuation sheets attached			(Total of the	Sub nis p			\$ 63,016.0
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules and, if applicable, on the S	t als		on	

Document

Page 23 of 35

IN RE Berry, Adam D

\_\_ Case No. \_\_\_\_\_

Debtor(s)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_ ((	Continuation Sneet)	_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5491-2372-4801-0475</b>			credit card account; 2002-present	H			
USAA Savings Bank PO Box 14050 Las Vegas, NV 84119-4050			, •				25,210.00
ACCOUNT NO.			Assignee or other notification for:	Н			23,210.00
Advanced Call Center Technologies PO Box 8457 Gray, TN 37615			USAA Savings Bank				
ACCOUNT NO. <b>5491-2372-9702-2108</b>			credit card account; May 2007-present				
USAA Savings Bank PO Box 14050 Las Vegas, NV 84119-4050							8,227.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			)	\$ 33,437.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n al	\$ 96,453.00

Case 08-04153	Doc 1	Filed 02/22/08	Entered 02/22/08 17:34:57	
		Document	Page 24 of 35	

IN RE Berry, Adam D

Page 24 01 35

Desc Main

Case No.

Debtor(s)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 08-04153	Doc 1	Filed 02/22/08	Entered 02/22/08 17:34:57	Desc Main
		Document	Page 25 of 35	

IN RE Berry, Adam D

Debtor(s)

#### **SCHEDULE H - CODEBTORS**

Case No.

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
rren Berry 46 S. Vernon cago, IL 60628	Great Lakes Educational Loan Services 2401 International Lane Madison, WI 53704-3192	

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Entered 02/22/08 17:34:57 Desc Main Page 26 of 35

Case No.

IN RE Berry, Adam D

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status DEPENDENTS OF DEBTOR AND SPOUS			E				
Single RELATIONSHIP(S):		RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Freelance File	mmaker					
Name of Employer	Humboldt Pa	rk Productions					
How long employed	1 Week						
Address of Employer	2630 W. Brad Chicago, IL	lley Place					
INCOME: (Estimate	ota of avaraga or	r projected monthly income at time case filed)			DEBTOR	SPO	ISE
	_	lary, and commissions (prorate if not paid month	1	\$	2,708.33		
2. Estimated month		nary, and commissions (prorate ir not paid month	1y)	\$	•	\$	
3. SUBTOTAL	ny overtime			φ			
	, DEDUCTION	ra		\$	2,708.33	<u> </u>	
4. LESS PAYROLI a. Payroll taxes a				•	944.67	¢	
b. Insurance	na social secul	пу		\$	944.07	\$	
c. Union dues				\$ ——		\$	
d. Other (specify)	)			\$		\$	
				\$		\$	
5. SUBTOTAL O	F PAYROLL D	DEDUCTIONS		\$	944.67	\$	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,763.66	\$	
		of business or profession or farm (attach detailed	statement)	\$		\$	
8. Income from rea 9. Interest and divide				\$ —		\$	
		ort payments payable to the debtor for the debtor	's use or	Φ		Ψ	
that of dependents		on payments payable to the decitor for the decitor	S disc of	\$		\$	
11. Social Security		ment assistance		·			
(Specify)				\$		\$	
				\$		\$	
12. Pension or retir				\$		\$	
13. Other monthly i				¢		¢	
(Specify)				ф —		\$	
				\$ —— \$		\$	
				Ψ		Ψ	
14. SUBTOTAL C	OF LINES 7 TH	IROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	1,763.66	\$	_
16 COMPINED	AVEDACE MC	NTHI V INCOME: (Combine column totals for	om lina 15.				
		<b>ONTHLY INCOME</b> : (Combine column totals frontal reported on line 15)	om me 13;		\$	1,763.66	
						edules and, if applicable, iabilities and Related Data	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

\_ Case No. \_\_\_\_

Document

Page 27 of 35

2,185.00

-421.33

IN RE Berry, Adam D

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

#### SCHEDITE I CUDDENT EXPENDITURES OF INDIVIDUAL DEPTODOS

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(3)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate.	any payment	s made biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	445.00
a. Are real estate taxes included? Yes No	T	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	140.00
b. Water and sewer	\$	
c. Telephone	\$	50.00
d. Other Cellular Phone	\$	50.00
2. Harman maintanana (manaina and malana)	— \$ —	20.00
3. Home maintenance (repairs and upkeep) 4. Food	ф ——	300.00
5. Clothing	φ	50.00
6. Laundry and dry cleaning	\$ —	10.00
7. Medical and dental expenses	\$ ——	25.00
8. Transportation (not including car payments)	\$ —	175.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	40.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	15.00
b. Life	\$	
c. Health	\$	
d. Auto	\$	100.00
e. Other	\$	
10 m ( 11 11 11 11 11 11 11 11 11 11 11 11 1	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	405.00
(Specify) Property Taxes	\$	125.00
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	— »—	
a. Auto	\$	
b. Other 2nd Mortgage	ς —	140.00
b. Office	— \$ —	140.00
14. Alimony, maintenance, and support paid to others	$$ $^{\circ}_{\$}$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Student Loan Payments	\$	500.00
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		0.405.00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,185.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	of this docu	ment:
None		
20. STATEMENT OF MONTHLY NET INCOME		
a Average monthly income from Line 15 of Schedule I	\$	1 763 67

c. Monthly net income (a. minus b.)

b. Average monthly expenses from Line 18 above

Document

Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main Page 28 of 35

\_ Case No. \_\_

IN RE Berry, Adam D

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_\_15 sheets (total shown on

Date: <b>February 22, 2008</b>	Signature: /s/ Adam D Berry Adam D Berry	Debto
Data	·	
Date:	Signature:	(Joint Debtor, if any
DECLARATION AND	IGNATURE OF NON-ATTORNEY BANKRUPTCY PETI	TION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or gui	that: (1) I am a bankruptcy petition preparer as defined in debtor with a copy of this document and the notices and infodelines have been promulgated pursuant to 11 U.S.C. § 1100 given the debtor notice of the maximum amount before prepare by that section.	rmation required under 11 U.S.C. §§ 110(b), 110(h) setting a maximum fee for services chargeable by
Printed or Typed Name and Title, if any,	of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	is not an individual, state the name, title (if any), address,	and social security number of the officer, principal
Address		
Signature of Bankruptcy Petition Prepare	<u> </u>	Date
Names and Social Security numbers is not an individual:	of all other individuals who prepared or assisted in preparing t	his document, unless the bankruptcy petition prepared
If more than one person prepared th	s document, attach additional signed sheets conforming to the	e appropriate Official Form for each person.
A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. §	lure to comply with the provision of title 11 and the Federal 110; 18 U.S.C. § 156.	Rules of Bankruptcy Procedure may result in fines of
DECLARATION UN	IDER PENALTY OF PERJURY ON BEHALF OF CO	PRPORATION OR PARTNERSHIP
I, the	(the president or other office	er or an authorized agent of the corporation or a
	ed as debtor in this case, declare under penalty of perj_sheets (total shown on summary page plus 1), and	
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor

Case 08-04153 Doc 1

Filed 02/22/08 Entered 02/22/08 17:34:57

Desc Main

Document Page 29 of 35 United States Bankruptcy Court

### Northern District of Illinois

IN RE:	(	Case No
Berry, Adam D		Chapter <b>7</b>
	Oahtar(a)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

30,000.00 2007 employment income

26,000.00 2006 employment income

1,400.00 2008 employment income

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

	Case 08-04153 Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main  Document Page 30 of 35
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Su	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
6. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gi	fts
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case</b> . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

NAME AND ADDRESS OF PAYEE Kurt J. Kolar 123 W. Madison, Ste. 1800 Chicago, IL 60602

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2/15/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

300.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		Document Page 31 of 35	
None	b. List all property transferred by the debtor wit similar device of which the debtor is a beneficiar		nencement of this case to a self-settled trust or
11. (	Closed financial accounts		
None	List all financial accounts and instruments held i transferred within <b>one year</b> immediately preced certificates of deposit, or other instruments; shar brokerage houses and other financial institutions accounts or instruments held by or for either or b petition is not filed.)	ling the commencement of this case. Include cases and share accounts held in banks, credit union. (Married debtors filing under chapter 12 or chapter 13 or chapter 14 or chapter 15 or	hecking, savings, or other financial accounts, ons, pension funds, cooperatives, associations, apter 13 must include information concerning
Cha:	ME AND ADDRESS OF INSTITUTION se Bank Box 15298 nington, DE 19850-5298	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE checking account	AMOUNT AND DATE OF SALE OR CLOSING January 2008, \$0 balance
12. S	afe deposit boxes		
None	List each safe deposit or other box or depository preceding the commencement of this case. (Marriboth spouses whether or not a joint petition is file	ied debtors filing under chapter 12 or chapter 13	must include boxes or depositories of either or
13. S	etoffs		
None	List all setoffs made by any creditor, including a becase. (Married debtors filing under chapter 12 or petition is filed, unless the spouses are separated	chapter 13 must include information concernin	
14. P	roperty held for another person		
None	List all property owned by another person that th	e debtor holds or controls.	
15. P	rior address of debtor		
None	If debtor has moved within <b>three years</b> immediate that period and vacated prior to the commencement		
	RESS OS. South Shore Dr., Chicago, 60649	NAME USED	DATES OF OCCUPANCY until May 2006
16. S	pouses and Former Spouses		
None	If the debtor resides or resided in a community proposed Nevada, New Mexico, Puerto Rico, Texas, Washi identify the name of the debtor's spouse and of a	ington, or Wisconsin) within eight years immedi	ately preceding the commencement of the case,
	<b>Environmental Information</b> the purpose of this question, the following definition	ons apply:	
waste	ironmental Law" means any federal, state, or local st es or material into the air, land, soil, surface water, leanup of these substances, wastes or material.		
	"means any location, facility, or property as defined or, including, but not limited to, disposal sites.	d under any Environmental Law, whether or not	presently or formerly owned or operated by the
"Haz	ardous Material" means anything defined as a hazar	dous waste, hazardous substance, toxic substance	e, hazardous material, pollutant, or contaminant

Case 08-04153 Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

or similar term under an Environmental Law.

Case 08-04153	Doc 1	Filed 02/22/08	Entered 02/22/08 17:34:57	Desc Mair
		Document	Page 32 of 35	

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None  $\checkmark$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>February 22, 2008</b>	Signature /s/ Adam D Berry	
	of Debtor	Adam D Berry
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

### Case 08-04153 Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main

Northern District of Illinois

,0	DUCI	1 11CG 02/22/00						
		Document	Page 33 of 35					
United States Bankruptcy Court								
		Mantham Dia	tuint of Tilingia					

IN RE:				Case No.			
Berry, Adam D	Chapter 7						
D	ebtor(s)						
CHAPTER 7 IN	DIVIDUAL DE	EBTOR'S STA	TEMENT O	F INTEN	TION		
✓ I have filed a schedule of assets and liabilitie  I have filed a schedule of executory contracts ✓ I intend to do the following with respect to the	and unexpired leas	es which includes p	personal propert	y subject to	an unexpir ı lease:	ed lease.	
Description of Secured Property	Creditor's Name			Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
852 E. 82nd St., Unit 3; 1 bedroom condo 852 E. 82nd St., Unit 3; 1 bedroom condo		В					<b>√</b> ✓
							Lease will be assumed pursuant to 11 U.S.C. §
Description of Leased Property		Lessor's Name					362(h)(1)(A)
02/22/2008 /s/ Adam D Berry							
Date Adam D Berry		Debtor			Joi	nt Debtor (i	f applicable)
I declare under penalty of perjury that: (1) I a compensation and have provided the debtor with and 342 (b); and, (3) if rules or guidelines have bankruptcy petition preparers, I have given the dany fee from the debtor, as required by that sect	m a bankruptcy pet a copy of this docu been promulgated p btor notice of the n	tition preparer as d ment and the notice pursuant to 11 U.S	lefined in 11 Uses and information.C. § 110(h) set	S.C. § 110; on required ting a maxir	; (2) I prej under 11 U num fee fo	pared this do J.S.C. §§ 110 or services ch	ocument for 0(b), 110(h), nargeable by
Printed or Typed Name and Title, if any, of Bankruptc If the bankruptcy petition preparer is not an in responsible person, or partner who signs the do	dividual, state the	name, title (if any),			_	red by 11 U.S of the office	
Address							
Signature of Bankruptcy Petition Preparer							
				Date			

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

© 1993-2006 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

# Case 08-04153 Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main Document Page 34 of 35 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:		Case No.
Berry, Adam D		Chapter 7
	Debtor(s)	• -
	VERIFICATION OF CREDI	TOR MATRIX
		Number of Creditors8
The above-named Debtor(s) he	reby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: <b>February 22, 2008</b>	/s/ Adam D Berry Debtor	
	Deotoi	
	Joint Debtor	

Case 08-04153 Doc 1 Filed 02/22/08 Entered 02/22/08 17:34:57 Desc Main Document Page 35 of 35

Berry, Adam D 852 E. 82nd St., Apt. 3 Chicago, IL 60619-5164

Law Office Of Kurt J. Kolar 123 W. Madison, Ste. 1800 Chicago, IL 60602

Advanced Call Center Technologies PO Box 8457 Gray, TN 37615

Bank Of America PO Box 15726 Wilmington, DE 19886-5726

Cleveland First National Association PO Box 81344 Cleveland, OH 44188

Great Lakes Educational Loan Services 2401 International Lane Madison, WI 53704-3192

ING Bank, FSB PO Box 60 St. Cloud, MN 56302

Student Loan Corporation PO Box 6615 The Lakes, NV 88901-6615

USAA Savings Bank PO Box 14050 Las Vegas, NV 84119-4050

Wells Fargo PO Box 4233 Portland, OR 97208-4233